

**citizens
advice**

Mid Suffolk

Veterans' Guidebook




**VETERANS'
FOUNDATION**


**ARMED FORCES
COVENANT**

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INTRODUCTION

This handbook has been developed to support individuals who have left the Armed Forces, whether their transition occurred recently or some time ago. It offers tailored information for veterans and their immediate families, outlining the range of services and guidance available through Citizens Advice Mid Suffolk. As a proud signatory of the Armed Forces Covenant, we are firmly committed to upholding our responsibility to those who have served, ensuring you receive the support and advice you are entitled to.

We are well-positioned to deliver high-quality, trusted support to veterans who need us



WHO IS A VETERAN?

A veteran is defined as any individual who has served in His Majesty's Armed Forces for a minimum of one day, whether in a regular or reserve capacity. This definition also includes Merchant Navy and Mariner personnel who have taken part in military operations. Beyond this formal designation, the term 'veteran' reflects a profound commitment to service – marked by shared experiences, enduring camaraderie, and a lasting sense of purpose that continues long after military duty has ended.

WHAT IS THE ARMED FORCES COVENANT?



The Armed Forces Covenant is a formal pledge that recognises the dedication and sacrifice of those who serve or have served in His Majesty's Armed Forces, as well as their families. It affirms that they should be treated with fairness, dignity, and respect across the communities, economy, and society they have faithfully served. The Covenant represents a collective commitment – by government, businesses, and organisations – to ensure that members of the Armed Forces community are not disadvantaged because of their service.

Citizens Advice Mid Suffolk have signed the AF Covenant

WHAT IS VETERAN CONNECT?

Veteran Connect is a dedicated initiative launched by Citizens Advice Mid Suffolk in April 2025, made possible through funding from the Veterans' Foundation. This project is designed to support Armed Forces veterans and their families throughout the Mid Suffolk area, with a particular emphasis on those living in rural communities.



Veteran Connect provides accessible, impartial, and non-judgemental support, addressing key challenges faced by veterans – such as difficulties accessing healthcare, housing, employment, and other essential services. By offering personalised and locally focused assistance, the initiative helps bridge gaps in provision and ensures that individuals receive the help they need.

Central to the project is the Veteran Connect Adviser, a dedicated professional who works collaboratively with clients and partner organisations to ensure that no veteran or immediate family member is left without support.

OUR MISSION

“You Served Us. Now We’re Here for You.”

Our mission is to provide bespoke advice, guidance, and support tailored to the unique needs of Armed Forces veterans and their families. We are dedicated to empowering those who have served, helping them navigate life after service with dignity, confidence, and the resources they deserve.



FROM SERVICE TO CIVILIAN

The transition from military to civilian life is a deeply personal experience that varies significantly from one individual to another. While some veterans adapt with relative ease, others – regardless of the duration or nature of their service – may find the adjustment process challenging. This period of change can give rise to a range of emotions, including uncertainty, anxiety, and a sense of loss.



Recognising and acknowledging these emotional responses is a vital step toward managing the transition effectively. Increased awareness can empower both veterans and their families to seek appropriate support, build resilience, and navigate this important life change with greater confidence and understanding.

CHANGE

Change is an inevitable part of life, and individuals develop their own ways of managing it over time. The skills and coping strategies cultivated during military service, and by the immediate family members of those who supported them, can serve as valuable tools when transitioning to civilian life.

Awareness and preparation play a key role in fostering resilience and supporting a smoother transition.

HEALTH & WELLBEING

We can help you understand access to **NHS services, mental health support, prescription cost help, and health-related benefits**. If your health has been affected by your service, we can guide you through relevant support channels, including service-related health schemes.

HOUSING

We offer guidance on your **housing rights**, including dealing with **private landlords, council housing, homelessness, eviction, repairs, and overcrowding**. If you're leaving the armed forces and looking for housing or need help keeping your current home, we can help.



EMPLOYMENT

We offer support on **employment rights**, including **contracts, pay, working hours, redundancy, unfair dismissal, and discrimination**. We also help with **military-to-civilian transition, workplace disputes, and parental leave** rights.

EDUCATION

Whether you're a veteran returning to study or a family member supporting a child in school, we offer advice on **further and higher education, student finance, adult learning, school admissions, special educational needs**, and available support for dependants.

MANAGING FINANCES

The transition from military to civilian life can present challenges in managing finances.

From budgeting and money management to accessing emergency help and financial planning, we provide practical tools and personalised advice to help you stay in control of your finances, especially during transitions or periods of uncertainty.



MONEY ADVICE & DEBT

If you're struggling with debt repayments, bills, or loan problems, we can help you find a solution. This might include a Debt Management Plan, help dealing with creditors, or exploring formal options like breathing space, IVAs, or bankruptcy.

BENEFITS & TAX CREDITS

We can help veterans, and their families understand what benefits they may be entitled to, including **Personal Independence Payment (PIP)**, **Carer's Allowance**, **Disability Living Allowance for children**, and **tax credits** like **Working Tax Credit** and **Child Tax Credit**. We can support with applications, appeals, and changes in circumstances.

UNIVERSAL CREDIT

If you're on a low income or out of work, we can help you understand **Universal Credit** - how to apply, what information is needed, how it's calculated, and how to challenge decisions. We also help with issues like deductions, overpayments, and changes that affect your payment.

CONSUMER RIGHTS

We support veterans and their families in resolving issues with goods and services, including **refunds**, **faulty items**, **mis-selling**, **subscription cancellations**, and **scams**. We can also help with complaints and disputes with retailers, service providers, and financial companies.

AND NOT FORGETTING THE IMPACT OF MILITARY LIFE ON FAMILIES



Military life presents unique challenges and opportunities that not only affect service members but also their immediate families, who play a vital role in supporting the continuation of military service. Research underscores

the critical importance of family involvement in facilitating a successful transition to civilian life. However, the contributions of families often go unrecognised, and as a result, their needs may be overlooked during the transition process.

Veterans and their families frequently encounter difficulties as they adjust to civilian life. This transition often involves the loss of the structured military environment, challenges in securing appropriate civilian employment, and the complexity of navigating benefits and healthcare systems. In addition, families may experience feelings of isolation from the broader civilian community, particularly when they lose the close-knit support network that the military provides. These factors can compound the challenges of adjustment, making the transition even more difficult for families.

Recognising and addressing the needs of both veterans and their families is crucial for a successful transition to civilian life. By ensuring that families receive the support they need, the process of reintegration can be made smoother and more fulfilling for all involved.

We support veterans and their families with advice on **divorce, separation, child contact, parenting responsibilities, and domestic abuse**. We can also guide you on **family mediation, child maintenance**, and accessing support for relationship breakdowns.

Contact Details

Please see the reverse of this pamphlet. You can also email our Veteran Connect Adviser directly via

- veteranconnect@midsuffolkcab.org.uk

For more information

On groups, organisations supporting Armed Forces veterans, you can contact:

- Veterans' Foundation <https://www.veteransfoundation.org.uk/>
- Armed Forces Covenant <https://www.armedforcescovenant.gov.uk/>
- Suffolk Armed Forces Covenant <https://www.suffolk.gov.uk/jobs-and-careers/suffolk-military-covenant>
- Support for Veterans (GOV.UK) <https://www.gov.uk/support-for-veterans>

Operation Courage

If you are veteran in distress and need support and advice, you can contact Mental Health Matters 24/7 on 0300 323 0139 or call the Veterans Emotional Support line on 0808 175 3075

Please note that Citizens Advice is not a crisis mental health service. If you need support urgently, please contact:

- A trusted family member or friend
- Your GP
- Samaritans - Freephone their Veterans Support Hub for the military community on 0800 175 3075 (24/7)
- NHS 111 and notify the operator that you are a veteran, and you will be directed towards the most appropriate help.
- If there is an immediate risk to life, call 999

Contact our Veteran Connect Adviser

Telephone: 01449 676060

Online via [midsuffolkcab.org.uk/contact us](https://midsuffolkcab.org.uk/contact-us)

or visit us

Monday to Thursday - 9.30am to 3.30pm

Friday - 9.30am to 12.30pm

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